

**SUBSTITUTE TRUSTEE'S DEED  
INDEXING INSTRUCTIONS**

**Lot 6, Caffey Hollow S/D, Sec. A, in Sec. 13, T-3-S, R-8-W, Desoto County, Mississippi**

**STATE OF MISSISSIPPI  
COUNTY OF Desoto**

**WHEREAS**, on the 25th day of October, 1999, Daren D. Reynolds AKA Daren Dewayne Reynolds and Tracie Ellene Reynolds AKA Tracie Ellene McClain, AKA Tracie Ellene McClain Reynolds, executed and delivered a certain Deed of Trust unto Greg Fontenot, Trustee for Aegis Mortgage Corporation DBA UC Lending, a Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 1161 at Page 509; and

**WHEREAS**, on the 27th day of August, 2001, Daren Dewayne Reynolds, sold the property, conveying said indebtedness unto Tracie Ellene McClain Reynolds, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 398 at Page 398; and

**WHEREAS**, by various assignments on record said Deed of Trust was ultimately assigned to The Bank of New York, acting solely in its capacity as Trustee for Equicredit Corporation of America Trust 2001-2, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1841 at Page 51; and

**WHEREAS**, on the 6th day of November, 2003, the Holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1866 at Page 30; and

**WHEREAS**, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

**WHEREAS**, I, John C. Morris, III, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 2nd day of December, 2003, by posting same at the bulletin board near the east front door of the Desoto County Courthouse and by publishing said Notice in the the Desoto Times Today for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 9th day of January, 2004, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the east front door of the Desoto County Courthouse at Hernando, Mississippi; and

**WHEREAS**, I, John C. Morris, III, Substitute Trustee, did on the 9th day of January, 2004, within legal hours, offer for sale and did sell, to the highest bidder for cash at the east front door of the Desoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

**Lot 6, Caffey Hollow Subdivision, Section A, situated in Section 13, Township 3 South, Range 8 West, DeSoto County, Mississippi, as shown in Plat Book 44, at Pages 14-15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.**

**WHEREAS**, at said sale The Bank of New York, acting solely in its capacity as Trustee for Equicredit Corporation of America Trust 2001-2 was the highest bidder and best bidder, therefore, for the sum of \$ 56,109.29 and the same was then and there struck off to The Bank of New York, acting solely in its capacity as Trustee for Equicredit Corporation of America Trust 2001-2 and it was declared the purchaser thereof; and

**WHEREAS**, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

STATE MS. - DESOTO CO. *BC*  
*AL*

JAN 14 10 47 AM '04

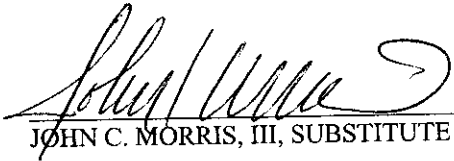
BK. 462 PG 605  
JAN 14 2004 DESOTO CO. CLK.

**NOW, THEREFORE, I, John C. Morris, III, Substitute Trustee, for the consideration of \$ 56,109.29 do hereby convey the above described property to The Bank of New York, acting solely in its capacity as Trustee for Equicredit Corporation of America Trust 2001-2.**

I convey only such title as is vested in me as Substitute Trustee.

**Reynolds/F03-3407**

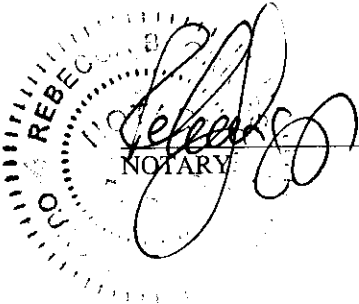
WITNESS MY SIGNATURE, this the 9<sup>th</sup> day of January, 2004.

  
JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 9<sup>th</sup> day of January, 2004, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



AT DEATH  
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:

2309 OLIVER RD.  
MONROE, LA 71201

318-330-9020

GRANTEE:

The Bank of New York acting solely in its  
capacity as Trustee for Equicredit Corporation of  
America Trust 2001-2  
3815 South West Temple  
Salt Lake City UT 84115  
801-293-1883

THIS DOCUMENT WAS PREPARED BY:

JOHN C. MORRIS, III  
2309 OLIVER RD.  
MONROE, LA 71201  
318-330-9020



# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE  
STATE OF MISSISSIPPI  
COUNTY OF Desoto**

WHEREAS, on the 25th day of October, 1999, Daren D. Reynolds AKA Daren Dewayne Reynolds and Tracie Ellene Reynolds, AKA Tracie Ellene McClain, AKA Tracie Ellene McClain Reynolds, executed and delivered a certain Deed of Trust unto Greg Fontenot, Trustee for Aegis Mortgage Corporation DBA UC Lending, a Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 1161 at Page 509; and

WHEREAS, on the 27th day of August, 2001, Daren Dewayne Reynolds, sold the property, conveying said indebtedness unto Tracie Ellene McClain Reynolds, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 398 at Page 398; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to The Bank of New York, acting solely in its capacity as Trustee for Equicredit Corporation of America Trust 2001-2, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1841 at Page 51; and

WHEREAS, on the 8th day of November, 2003, the Holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1866 at Page 30; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of January, 2004, I will during legal hours, at public outcry, offer for sale and will sell, at the east front door of the Desoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described Land and property situated in Desoto County, Mississippi, to-wit:

Lot 6, Caley Hollow Subdivision, Section A, situated in Section 13, Township 3 South, Range 6 West, DeSoto County, Mississippi, as shown in Plat Book 44, at Pages 14-15, in the Office of the Chancery Clerk of DeSoto county, Mississippi. I will only convey such title as is vested in me as Substitute Trustee.

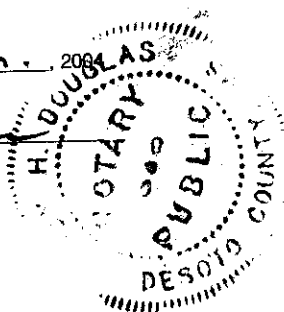
Volume No. 108 on the 17 day of Dec, 2003  
Volume No. 108 on the 24 day of Dec, 2003  
Volume No. 108 on the 31 day of Dec, 2003  
Volume No. 108 on the 7 day of Jan, 2004  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2004

Lisa Fuller

Sworn to and subscribed before me, this 7 day of Jan, 2004

BY

Judy H. Douglas  
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2005  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 400 words @ .12 \$ 48.00  
B. 3 subsequent insertions of 1200 words @ .10 \$ 120.00  
C. Making proof of publication and depositing to same \$ 2.00

TOTAL PUBLISHER'S FEE: \$ 171.00

WITNESS MY SIGNATURE, this

2nd day of December, 2003.

JOHN C. MORRIS, III

SUBSTITUTE TRUSTEE

2308 OLIVER ROAD

MONROE, LA 71201

(318) 330-9020

CS/F03-3407

390 Darrell Cove

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